

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
H/L: 1910 Pin Oak Lane, Dallas, Texas	Fee Simple (homestead)	C	\$148,280.00	\$213,339.72

Total: **\$148,280.00**

(Report also on Summary of Schedules)

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	C	\$150.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank; checking ending 146	C	\$206.15
		Chase Bank; savings ending 459	C	\$1.21
		USAA; checking ending 474	C	\$3.31
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		household goods and furnishings	C	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		books	C	\$10.00
6. Wearing apparel.		clothing and personal effects	C	\$500.00
7. Furs and jewelry.		rings	C	\$250.00
		watches	C	\$20.00
		earrings	C	\$50.00
		wedding rings	C	\$600.00
		necklaces	C	\$150.00

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		2 fishing poles shotgun pistol	C C C	\$50.00 \$250.00 \$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 tax refund	C	\$5,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		AC license (non-transferable)	H	\$0.00

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4

continuation sheets attached

Total >

\$10,340.67

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$155,675.*

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
H/L: 1910 Pin Oak Lane, Dallas, Texas	11 U.S.C. § 522(d)(1)	\$0.00 100% of FMV	\$148,280.00
cash on hand	11 U.S.C. § 522(d)(5)	\$150.00 100% of FMV	\$150.00
Chase Bank; checking ending 146	11 U.S.C. § 522(d)(5)	\$206.15 100% of FMV	\$206.15
Chase Bank; savings ending 459	11 U.S.C. § 522(d)(5)	\$1.21 100% of FMV	\$1.21
USAA; checking ending 474	11 U.S.C. § 522(d)(5)	\$3.31 100% of FMV	\$3.31
household goods and furnishings	11 U.S.C. § 522(d)(3)	\$2,500.00 100% of FMV	\$2,500.00
books	11 U.S.C. § 522(d)(3)	\$10.00 100% of FMV	\$10.00
clothing and personal effects	11 U.S.C. § 522(d)(3)	\$500.00 100% of FMV	\$500.00
rings	11 U.S.C. § 522(d)(4)	\$250.00 100% of FMV	\$250.00
watches	11 U.S.C. § 522(d)(4)	\$20.00 100% of FMV	\$20.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$3,640.67	\$151,920.67

In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
earrings	11 U.S.C. § 522(d)(4)	\$50.00 100% of FMV	\$50.00
wedding rings	11 U.S.C. § 522(d)(4)	\$600.00 100% of FMV	\$600.00
necklaces	11 U.S.C. § 522(d)(4)	\$150.00 100% of FMV	\$150.00
2 fishing poles	11 U.S.C. § 522(d)(3)	\$50.00 100% of FMV	\$50.00
shotgun	11 U.S.C. § 522(d)(3)	\$250.00 100% of FMV	\$250.00
pistol	11 U.S.C. § 522(d)(3)	\$100.00 100% of FMV	\$100.00
2014 tax refund	11 U.S.C. § 522(d)(5)	\$5,500.00 100% of FMV	\$5,500.00
		\$10,340.67	\$158,620.67

B6D (Official Form 6D) (12/07)

**In re Stephen Douglas Durham
Jennifer Lynn Durham**

Case No. 15-42668-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxx5888		DATE INCURRED: NATURE OF LIEN: PMSI COLLATERAL: H/L: 1910 Pin Oak Lane, Dallas, Texas REMARKS:		X		\$185,449.22
Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	C	VALUE: \$148,280.00				\$65,059.72
ACCT #: xxxxxx5888		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: H/L: 1910 Pin Oak Lane, Dallas, Texas REMARKS:		X		\$27,890.50
Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100 West Palm Beach, FL 33416-4738	C	VALUE: \$148,280.00				
ACCT #:		DATE INCURRED: NATURE OF LIEN: HOA COLLATERAL: H/L: 1910 Pin Oak Lane, Dallas, Texas REMARKS:				\$626.55
Wright Farms HOA Inc. PO Bxo 360513 Dallas, Texas 75336	C	VALUE: \$1,482,800.00				
Subtotal (Total of this Page) >						\$213,966.27
						\$65,059.72

No continuation sheets attached

Subtotal (Total of this Page) >
Total (Use only on last page) >

\$213,966.27	\$65,059.72
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(Report also on
Summary of
Schedule 1a.) (If applicable,
report also on
Statistical

Schedules.) Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units						
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: xx-xxx8516										
Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242	X	J	DATE INCURRED: CONSIDERATION: 941 tax liability REMARKS: 2nd Qtr 2014				\$10,275.47	\$10,275.47	\$0.00	
ACCT #: xx-xxx8516										
Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242	X	J	DATE INCURRED: CONSIDERATION: 941 tax liability REMARKS: 3rd Qtr 2014				\$3,546.54	\$3,546.54	\$0.00	
ACCT #: xx-xxx8516										
Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242	X	J	DATE INCURRED: CONSIDERATION: 941 tax liability REMARKS: 4th Qtr 2014				\$245.84	\$245.84	\$0.00	
ACCT #: xx-xxx8516										
Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242	X	J	DATE INCURRED: CONSIDERATION: 941 tax liability REMARKS: 1st Qtr 2015				Unknown	Unknown	Unknown	
Sheet no. <u>1</u> of <u>3</u> continuation sheets	Subtotals (Totals of this page) >							\$14,067.85	\$14,067.85	\$0.00
attached to Schedule of Creditors Holding Priority Claims	Total >									
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
	Totals >									
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

B6E (Official Form 6E) (04/13) - Cont.

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY

Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
				DISPUTED			
ACCT #:							
Amber McCurdy 211 Bluff View Cir Mesquite, Texas 75150	C	DATE INCURRED: CONSIDERATION: Domestic Support Obligations REMARKS:			Unknown	Unknown	Unknown
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >			Total >	\$0.00	\$0.00	\$0.00
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
	Totals >						
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

B6E (Official Form 6E) (04/13) - Cont.

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances						
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
The Vida Law Firm, PLLC 3000 Central Drive Bedford, TX 76021	C	DATE INCURRED: 06/29/2015 CONSIDERATION: Attorney Fees REMARKS:				\$2,810.00	\$2,810.00	\$0.00
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >					\$2,810.00	\$2,810.00	\$0.00
	Total >					\$16,877.85		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							
	Totals >					\$16,877.85		\$0.00
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							

B6F (Official Form 6F) (12/07)
In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 7575 Capital One Barclay's Bank PO Box 13337 Philadelphia, PA 19101	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$4,444.25
ACCT #: 7468 Capital One NA c/o Firstsource Advantage, LLC 205 Bryan Woods South Amherst, NY 14228	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$844.47
ACCT #: 8065 Capital One Services, LLC PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$1,315.16
ACCT #: xxxx-xxxx-xxxx-5513 Capital One Services, LLC PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$2,525.72
ACCT #: xxx8987 Care Now PO Box 9101 Coppell, Texas 75019	C	DATE INCURRED: CONSIDERATION: Medical Expense REMARKS:				\$31.10
ACCT #: Century Truck & Van 1300 E. Main Street Grand Prairie, Texas 75050	J	DATE INCURRED: CONSIDERATION: Deficiency balance on previously secured account REMARKS: 2009 Chevrolet 2500 Express Van				Unknown
Sheet no. <u>1</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$9,160.70
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6082						
Chase JPMorgan Chase Bank, NA PO Box 659754 San Antonio, Texas 78265-9754	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: overdrawn account	X	X		\$1,976.65
ACCT #: 6743						
Chase Ink. PO Box 15298 Wilmington, DE 19850	C	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$21,582.75
ACCT #: 4803						
Citibank NA Sears Mastercard c/o Capital Management Services, LP 698 1/2 South Ogden Street Buffalo, NY 14206-2317	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$1,382.67
ACCT #: xxxx-xxxx-xxxx-7217						
Credit One Bank c/o Midland Credit Management, INC. 8875 Aero Dr. Suite 200 San Diego, CA 92123	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$2,727.87
ACCT #:						
Dan My Handyman 105 S. Lake Dallas Dr. Lake Dallas, Texas 75065	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: services	X	X		\$1,250.00
ACCT #: xxVA37						
Davis Motor Crane Service, Inc. 222 N. Loop 12 Irving, Texas 75061	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$833.00
Sheet no. <u>2</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$29,752.94
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5411 Discover Card c/o Van Ru Credit Corporation 1350 E. Touhy Ave, Ste 300E Des Plains, IL 60018	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$8,912.97
ACCT #: 3840 Discover Card c/o Northstar Location Services, LLC Attn: Financial Services, Dept. PO Box 49 Bowmansville, NY 14026-0049	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$6,416.08
ACCT #: xxxx-xxxx-xxxx-4077 First Premier Bank c/o CCB Credit Services PO Box 272 Springfield, IL 62705	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$821.27
ACCT #: xxxxxx1274 Great Lakes US Dept of Education PO Box 530229 Atlanta, GA 30353	H	DATE INCURRED: CONSIDERATION: Student Loan - Non-Dischargeable REMARKS:				\$89,830.00
ACCT #: xxxxxxxxx-x9247 Home Depot Tool Rental c/o Vengroff Williams, Inc. PO Box 4155 Sarasota, FL 34230-4155	H	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$2,471.61
ACCT #: xx2073 Interline Brands, Inc. dba Barnett c/o GB Collects, LLC 145 Bradford Dr. West Berlin, NJ 08091-9269	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$2,448.96
Sheet no. <u>3</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$110,900.89
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx9551 Laboratory Physicians Association PO Box 740968 Dallas, Texas 75374-0968	C	DATE INCURRED: CONSIDERATION: Medical Expense REMARKS:				\$35.99
ACCT #: xxxxx0890 North Texas Tollway Authority PO Box 660244 Dallas, Texas 75266-0244	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS:	X	X		\$313.94
ACCT #: xxxxx6535 North Texas Tollway Authority PO Box 660244 Dallas, Texas 75266-0244	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS:	X	X		\$629.08
ACCT #: xxxxx9064 North Texas Tollway Authority PO Box 660244 Dallas, Texas 75266-0244	C	DATE INCURRED: CONSIDERATION: tolls REMARKS:				\$70.73
ACCT #: NTTA PO Box 260928 Plano, Texas 75026-0928	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS:	X	X		Unknown
ACCT #: xxxx-xxxx-xxxx-5513 Portfolio Recovery Associates, LLC 120 Corporate Blvd, Norfolk, VA 23502	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$2,525.72
Sheet no. <u>4</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$3,575.46
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:							
Pro Tunnel & Trench c/o Resolute Services 3000 Custer Road #270-138 Plano, Texas 75075	X	J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: Judgment Pro Tunnel & Trench vs. Advantage Air Services; Case No. C14-278J4	X	X		\$3,153.67
ACCT #: xxx7858							
Safeco Insurance c/o Caine & Weiner PO Box 5010 Woodland Hills, CA 91365-5010		C	DATE INCURRED: CONSIDERATION: Insurance premiums REMARKS:				\$88.78
ACCT #: xxx2174							
Texas Regional Medical Center 231 S. Collins Road Sunnyvale, Texas 75182-4624		C	DATE INCURRED: CONSIDERATION: Medical Expense REMARKS:				\$296.91
ACCT #: xxxx8345							
Trane US Inc. c/o Harrell Pailet & Associates, PC 5454 La Sierra Dr., Suite 100 Dallas, Texas 75231	X	J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: Trane US, Inc. vs. Advantage Air Services, Inc.; Case No. CC-14-04615-A	X	X		\$21,886.43
ACCT #: xxxxx7A UB							
Travelers Insurance c/o Verliance, Inc. 43525 Ridge Park Dr., Ste 300 Temecula, CA 92590-3682	X	J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: insurance premium	X	X		\$266.10
ACCT #: xxxxx2066							
TXTAG PO Box 650749 Dallas, Texas 75265-0749	X	J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS:	X	X		\$27.77

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx xxxxxxxx9722						
TXU Energy c/o Greenberg, Grant & Richards, Inc. PO Box 571811 Houston, Texas 77257	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$148.82
ACCT #: xxxxxx4139						
Verizon c/o Law Office of Randall S. Fudge PO Box 60872 Oklahoma City, OK 73146-0872	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: services 105 E. Chapel Downs Dr., Southlake, Texas	X	X		\$469.93
ACCT #: xxxxxx4490						
Verizon c/o Law Office of Randall S. Fudge PO Box 60872 Oklahoma City, OK 73146-0872	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: services: 105 E. Chapel Downs Dr., Southlake, Texas	X	X		\$319.06
ACCT #: xxxx5441						
Verizon c/o Sunrise Credit Services, Inc. PO Box 9100 Farmingdale, NY 11735-9100	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - possible personal liability REMARKS: services	X	X		\$895.34
ACCT #: xxxxxx6831						
Verizon Southwest PO Box 920041 Dallas, Texas 75392-0041	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$813.91
ACCT #: xxxxxxxxxxxx0001						
Verizon Wireless PO Box 25505 Lehigh Valley, PA 18002-5505	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$2,165.69
Sheet no. <u>6</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$4,812.75
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
 In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8715 Wells Fargo Financial Bank 3201 N. 4th Ave. Sioux Falls, SD 57104-0700	C	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$7,403.96
ACCT #: xxxxxxxx2734 Wex Bank c/o Brown Law, PLLC 3030 S. Gessner, Suite 200 Houston, Texas 77063		X J DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$10,047.19
ACCT #: Wildcat Cranes, Inc. 5916 Ed Coady Road Fort Worth, Texas 76134	X J	DATE INCURRED: CONSIDERATION: Corporate Debt - Notice Only REMARKS: services	X	X		\$916.25
ACCT #: xxx6139 WLS Surgical Associates of NT, PLLC 7777 Forest Lane, Ste C400 Dallas, Texas 75230-7516	C	DATE INCURRED: CONSIDERATION: Medical Expense REMARKS:				\$30.00
Sheet no. <u>7</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$18,397.40
			Total >			\$270,570.54
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Time Warner Cable PO Box 60074 City of Industry, CA 91716.0074	cable Contract to be ASSUMED

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Allstate Insurance Company Processing Center PO Box 55156 Boston, MA 02205-5156
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Bank of America P.O. Box 15019 Wilmington, DE 19850-5019
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Bank of Texas P.O. Box 960100 Oklahoma City, OK 73196-0100
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Chase JPMorgan Chase Bank, NA PO Box 659754 San Antonio, Texas 78265-9754
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Dan My Handyman 105 S. Lake Dallas Dr. Lake Dallas, Texas 75065
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Davis Motor Crane Service, Inc. 222 N. Loop 12 Irving, Texas 75061
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Interline Brands, Inc. dba Barnett c/o GB Collects, LLC 145 Bradford Dr. West Berlin, NJ 08091-9269

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Internal Revenue Service 1100 Commerce Street Stop MC5026DAL Dallas, TX 75242
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	North Texas Tollway Authority PO Box 660244 Dallas, Texas 75266-0244
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	North Texas Tollway Authority PO Box 660244 Dallas, Texas 75266-0244
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	NTTA PO Box 260928 Plano, Texas 75026-0928

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 2*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Pro Tunnel & Trench c/o Resolute Services 3000 Custer Road #270-138 Plano, Texas 75075
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Trane US Inc. c/o Harrell Pailet & Associates, PC 5454 La Sierra Dr., Suite 100 Dallas, Texas 75231
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Travelers Insurance c/o Verliance, Inc. 43525 Ridge Park Dr., Ste 300 Temecula, CA 92590-3682
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	TXTAG PO Box 650749 Dallas, Texas 75265-0749
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	TXU Energy c/o Greenberg, Grant & Richards, Inc. PO Box 571811 Houston, Texas 77257
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Verizon c/o Law Office of Randall S. Fudge PO Box 60872 Oklahoma City, OK 73146-0872
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Verizon c/o Law Office of Randall S. Fudge PO Box 60872 Oklahoma City, OK 73146-0872

In re **Stephen Douglas Durham**
Jennifer Lynn DurhamCase No. 15-42668-13
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 3*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Verizon c/o Sunrise Credit Services, Inc. PO Box 9100 Farmingdale, NY 11735-9100
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Verizon Southwest PO Box 920041 Dallas, Texas 75392-0041
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Verizon Wireless PO Box 25505 Lehigh Valley, PA 18002-5505
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Wex Bank c/o Brown Law, PLLC 3030 S. Gessner, Suite 200 Houston, Texas 77063
Advantage Air Services, Inc. 1910 Pin Oak Lane Dallas, Texas 75253-3837	Wildcat Cranes, Inc. 5916 Ed Coady Road Fort Worth, Texas 76134

Fill in this information to identify your case:

Debtor 1	Stephen First Name	Douglas Middle Name	Durham Last Name
Debtor 2 (Spouse, if filing)	Jennifer First Name	Lynn Middle Name	Durham Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)	15-42668-13		

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	A/C Technician	
Employer's name	Advantage Heating	
Employer's address	A/C & Plumbing Inc. Number Street 567 Commerce #110	567 Commerce #110 Number Street

Southlake City	TX State	76092 Zip Code	Southlake City	TX State	76092 Zip Code
--------------------------	--------------------	--------------------------	--------------------------	--------------------	--------------------------

How long employed there? **4 months**

4 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$2,500.03	\$3,666.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$2,500.03	\$3,666.00

Debtor 1 Stephen Douglas Durham Case number (if known) 15-42668-13
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here ➔	4. \$2,500.03	\$3,666.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$381.89	\$645.93	
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00	
5e. Insurance	5e. \$0.00	\$0.00	
5f. Domestic support obligations	5f. \$0.00	\$0.00	
5g. Union dues	5g. \$0.00	\$0.00	
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$381.89	\$645.93	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$2,118.14	\$3,020.07	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00	
8b. Interest and dividends	8b. \$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00	
8d. Unemployment compensation	8d. \$0.00	\$0.00	
8e. Social Security	8e. \$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00	
8g. Pension or retirement income	8g. \$0.00	\$0.00	
8h. Other monthly income. Specify: _____	8h. + \$0.00	\$0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$0.00	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$2,118.14	+ \$3,020.07	= \$5,138.21
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.			
	12. \$5,138.21	Combined monthly income	

Debtor 1 Stephen Douglas Durham Case number (if known) 15-42668-13
First Name Middle Name Last Name

13. Do you expect an increase or decrease within the year after you file this form?

No. **None.**
 Yes. Explain:

Fill in this information to identify your case:

Debtor 1	Stephen First Name	Douglas Middle Name	Durham Last Name
Debtor 2 (Spouse, if filing)	Jennifer First Name	Lynn Middle Name	Durham Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)	15-42668-13		

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date: _____

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	4	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	2	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Daughter	13	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

	Your expenses
4.	_____
4a.	_____
4b.	_____
4c.	_____
4d.	\$18.08

Debtor 1 Stephen Douglas Durham Case number (if known) 15-42668-13
 First Name Middle Name Last Name

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence , such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$350.00
6b.	Water, sewer, garbage collection	6b. _____ \$100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$170.00
6d.	Other. Specify: _____	6d. _____
7.	Food and housekeeping supplies	7. _____ \$700.00
8.	Childcare and children's education costs	8. _____ \$1,473.00
9.	Clothing, laundry, and dry cleaning	9. _____ \$50.00
10.	Personal care products and services	10. _____ \$60.00
11.	Medical and dental expenses	11. _____ \$100.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$70.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$80.00
14.	Charitable contributions and religious donations	14. _____ \$650.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____
15b.	Health insurance	15b. _____
15c.	Vehicle insurance	15c. _____
15d.	Other insurance. Specify: _____	15d. _____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). child support	18. _____ \$460.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. _____
20b.	Real estate taxes	20b. _____
20c.	Property, homeowner's, or renter's insurance	20c. _____
20d.	Maintenance, repair, and upkeep expenses	20d. _____
20e.	Homeowner's association or condominium dues	20e. _____

Debtor 1 **Stephen** **Douglas** **Durham** Case number (if known) **15-42668-13**
 First Name Middle Name Last Name

21. Other. Specify: _____	21. + _____
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$4,281.08
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$5,138.21
23b. Copy your monthly expenses from line 22 above.	23b. - \$4,281.08
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$857.13

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes. Explain here:
Discretionary expenses will be adjusted based on income

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. **15-42668-13**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$148,280.00		
B - Personal Property	Yes	5	\$10,340.67		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$213,966.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		\$16,877.85	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$270,570.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	3			\$5,138.21
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$4,281.08
TOTAL		32	\$158,620.67	\$501,414.66	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. **15-42668-13**
Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Stephen Douglas Durham**
Jennifer Lynn Durham

Case No. 15-42668-13
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 7/16/2015

Signature /s/ Stephen Douglas Durham
Stephen Douglas Durham

Date 7/16/2015

Signature /s/ Jennifer Lynn Durham
Jennifer Lynn Durham

[If joint case, both spouses must sign.]